

We claim:

1                   1.           A method comprising:  
2                               acquiring a plurality of charge accounts of a type normally issued  
3 with an associated physically producible card which may be presented as evidence of an existing  
4 charge account, the physically producible cards bearing human readable account numbers and  
5 expiration dates, the plurality of charge accounts being capable of being gifted to a party, after  
6 acquisition;  
7                               receiving a request from a first party to gift a charge account to a  
8 second party having a name, without both the issuance and provision of a physical card for the  
9 charge account to the second party, the first party and the second party being different from each  
10 other the charge account being usable in the name of the second party at any merchant who is  
11 capable of seeking authorization, using an authorization infrastructure, for purchases involving  
12 charge accounts for which the physically producible cards are issued, whether or not the physical  
13 cards evidencing the accounts are presented by purchasers when a purchase is made;  
14                               accepting an account parameter selected by the first party,  
15                               informing the second party of the account by sending an e-mail to  
16 the second party, the e-mail containing a greeting selected by the first party and directing the  
17 second party to perform a specified action in order to cause an activation of the account;  
18                               activating the account for usage by the second party according to  
19 the account parameter;  
20                               receiving an indication that the second party has made a purchase  
21 from a merchant using the account; and

1                    2.                    The method of claim 1 further comprising the step of providing a  
2    purchaser accessible interface via the world wide web through which the first party can present  
3    the request to gift the charge account to the second party.

1                    3.                    The method of claim 1 further comprising the step of establishing  
2                    an account for storage of funds usable for settling an economic transaction associated with one of  
3                    the plurality of charge accounts.

1                                    4.                                    The method of claim 1 wherein the activating step further  
2                                    comprises the step of ensuring that the authorization infrastructure will authorize the purchase  
3                                    from the merchant as long as an account activity parameter is not violated.

1                                5.                                A method comprising:

2    a)                                receiving a request from a first party for a gift

3    certificate for a second party having a name, the gift certificate being an indication of a charge

4    account but without both an issuance and provision of a physical card for the charge account or

5    provision of a presentable gift certificate to the second party, the charge account:

1 i) being usable solely in the name of the second party;  
2 ii) having an associated first party selectable account  
3 parameter; and  
4 iii) being capable of having a purchase made using the  
5 account authorized using an authorization infrastructure of a card association;  
6 b) informing the second party of the account; and  
7 c) activating the account for usage by the second  
8 party.

1 6. The method of claim 5 further comprising the step of acquiring a  
2 plurality of charge accounts capable of being gifted, after acquisition.

1 7. The method of claim 5 further comprising the step of accepting a  
2 backing payment from the first party.

1 8. The method of claim 5 further comprising the step of:  
2 receiving a selection of the account parameter from the first party,  
3 the selection being one of, a specified value, a maximum credit limit, a delivery date, a start date,  
4 an expiration date, a duration, a billing address, a location for funds from which charges by the  
5 second party will be paid, a notification method, or a usage notification arrangement.

1                   9.           The method of claim 5 wherein the informing step further  
2 comprises the step of sending an e-mail to the second party.

1                   10.           The method of claim 5 wherein the informing step further  
2 comprises the step of directing the second party to a website associated with the gift certificate.

1                   11.           The method of claim 5 further comprising the step of allowing the  
2 first party to select a greeting to the second party.

1                   12.           The method of claim 5 further comprising the step of sending a  
2 thank you notification to the first party from the second party.

1                   13.           The method of claim 5 further comprising the step of requiring the  
2 second party to take a specified action before performing the activating step.

1                   14.           The method of claim 5 wherein the informing step comprises an  
2 online portion and an offline portion.

1                   15.           The method of claim 13 wherein the online portion comprises at  
2 least two parts, one of the parts involving a different medium than another of the parts.

1                   16.           The method of claim 5 wherein the receiving step further  
2 comprises the step of processing the request using information provided by the first party in an  
3 online purchase form.

1                   17.           The method of claim 5 further comprising the step of providing an  
2 accessible URL address for facilitating the receiving step.

1                   18.           The method of claim 5 further comprising the step of providing an  
2 accessible URL address for facilitating a response by the second party to the informing step.

1                   19.           The method of claim 5 further comprising the step of funding a  
2 DDA account associated with the charge account.

1                   20.           The method of claim 5 wherein the informing step further  
2 comprises the step of providing an online display for viewing by the second party.

1                   21.           The method of claim 5 wherein the charge account is one of a  
2 MasterCard or VISA account and a transaction involving the second party and the charge  
3 account is authorized in the same manner as would be done for a mail order/telephone order  
4 purchase transaction involving MasterCard or VISA accounts for which physical cards have been  
5 issued.

22. A method comprising:

a) making an instrument, of a purchaser selectable value, available for purchase online by a first person in a name of a second person, a purchase of which will result in the maintaining of a payment card account associated with the second person, although no physical card is both issued for the account and provided to the second person at a time when the second person uses the payment card account, the payment card account being maintainable so that when an economic transaction with a merchant occurs in accordance with the instrument parameters, the economic transaction will be authorized using the authorization infrastructure of a card association authorization entity normally used to authorize transactions involving a physical payment card account; and

b) invoking a notification procedure in response to the purchase.

23. The method of claim 22 wherein the payment card account is one of:

i) a credit card account whereby an outstanding balance due need not necessarily be paid at the end of a billing period;

ii) a debit card account whereby at the time of the economic transaction with the merchant an amount for the economic transaction is transferred from the payment card account to the merchant; or

iii) a charge card account whereby an account balance must be paid in full at the end of a billing period

1                   24.           The method of claim 23 wherein the invoking step is followed by  
2 the step of sending an e-mail to the second person.

1                   25.           The method of claim 24 further including the step of executing a  
2 process which will construct a transfer instrument according to a template selected by the first  
3 person.

1                   26.           The method of claim 23 further comprising the step of acting  
2 according to a post-purchase criteria.

1                   27.           The method of claim 26 wherein the acting step includes one of:  
2                                   a)           informing the first person that a use of the payment  
3 card account has occurred;  
4                                   b)           informing the first person of when a use of the  
5 payment card account has occurred; or  
6                                   c)           identifying the merchant to the first person.

1                   28.           The method of claim 23 further comprising the step of allowing the  
2 second person to specify a criterion related to a use of the payment card.

1                   29.           The method of claim 23 further comprising the step of providing  
2 redemption instructions to the second person.

1                   30.           A method comprising:  
2                               issuing, to a recipient, an online certificate which is linked to a  
3 national card account of a plurality of national card accounts, without both issuing and providing  
4 a physical card for the national card account to the recipient of the online certificate, the online  
5 certificate having been purchased by a purchaser, who is not also the recipient, and containing all  
6 information necessary for the purchase of at least one of goods or services from any merchant  
7 who is capable of processing economic transactions involving one of the plurality of national  
8 card accounts for which a physical card has issued, but without presentment of the physical card.

1                   31.           A method of providing for purchase of a gift comprising the steps  
2 of:  
3                               a)               assigning a credit card account to a first party at the  
4 request of a second party, upon tender by the second party of a request to charge a credit card  
5 belonging to the second party in amount at least as great as a maximum credit limit to be  
6 available for the first party when a purchase is made by the first party as a gift of the second  
7 party using the credit card account, the credit card account being usable by the first party in the  
8 first party's name and no physical card for the credit card account being both issued and  
9 provided to the first party at the time:



1 i) the purchase is made using the

2 account,

3 ii) an authorization for the purchase is

4 sought by a merchant using the authorization infrastructure, and

5 iii) an approval is received by the

6 merchant over the authorization infrastructure,

7 all occur.

1 32. A gift of credit method comprising the steps of:

2 a) receiving an online request from a first party to  
3 transfer credit, as a gift, to a second party;

4 b) charging a credit card belonging to the first party in  
5 a first amount;

6 c) assigning a credit card account issued by a bank to a  
7 second party having a credit limit related to the first amount, the credit card account being one of  
8 a plurality of credit card accounts of a type wherein:

9 i) physical cards are issued to people  
10 named on the accounts,

11 ii) the physical cards are usable to make  
12 a purchase on credit of at least one of goods or services, and

13 iii) authorization of charges to the  
14 accounts are performed using an authorization infrastructure of a card association of which the  
15 bank is a member;  
16 d) informing the second party of the credit card  
17 account, the credit card account being usable by the second party in the second party's name  
18 without any financial liability being borne by the second party as a result of a use of the credit  
19 card account, and no physical card for the credit card account being both issued and provided to  
20 the second party at the time an authorization for an economic transaction between the second  
21 party and a merchant is performed, using the authorization infrastructure whereby, when the use  
22 of the credit card account occurs the second person will be using credit of the first person.

1 33. A method comprising:

2 a) providing a plurality of zero value debit card  
3 accounts to a first party and assignable to a second party at the request of a third party, the  
4 accounts being of a type wherein  
5 i) physical cards are issued to people  
6 named on the accounts,  
7 ii) the physical cards are usable to  
8 purchase at least one of goods or services,  
9 iii) authorization of uses of the accounts  
10 are performed using a card association authorization infrastructure, and

11 iv) balances in the accounts are debited  
12 as a result of the purchase of the at least one of goods or services,  
13 an assignment from the first party to the second party to occur upon tender by the third party of  
14 an amount at least as great as a maximum value to be available when a purchase is made using  
15 the account, the account being usable by the second party in the second party's name and no  
16 physical card for the account being both issued and provided to the second party at the time an  
17 authorization is performed, using the card association authorization infrastructure, as a result of  
18 the second party purchasing one of goods or services using the account.

1 34. The method of claim 33 comprising the further step of:

2 b) authorizing a purchase transaction involving the  
3 second party, a retail merchant and the account.

1 35. A method comprising:

2 a) providing a plurality of zero balance credit card  
3 accounts to a first party assignable to a second party at the request of a third party, the accounts  
4 being of a type wherein

5 i) physical cards are issued to people  
6 named on the accounts,

7 ii) the physical cards are usable to  
8 purchase at least one of goods or services on credit, and

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6 person buys from a merchant and pays by referencing the payment card account, no physical  
7 card for the payment card account will have been provided to the second person.

1 38. A system comprising:  
2 an interface to the internet, the interface being correlated to an IP address for a  
3 webpage; and  
4 a processor capable of displaying the webpage to a person connected to the  
5 internet, the webpage including a link which, when selected, will connect the person to a server  
6 having a communicative relationship with a database, the database being configured to maintain  
7 a records of payment card accounts of a type for which a physical card normally is provided to  
8 an individual to whom an account is registered, one of the payment card accounts being  
9 registerable to a first person at the request of a second person, the payment card account being  
10 maintained such that, at the time the second person buys from a merchant and provides payment  
11 by referencing the payment card account, no physical card for the payment card account will  
12 have been provided to the second person.

1 39. A transfer instrument comprising:  
2 a processor accessible storage media; and  
3 a database record located on the storage media, the database record including a  
4 plurality of fields, the fields being configured for holding data which will allow a person to make  
5 a purchase, using a payment card account indicated by the record, as if the payment card account  
6 had an associated physically presentable card in a name of the person even though, at or before a

7 time when the payment card account is used to make the purchase, no physical card will have  
8 been both issued and physically provided to the person.

1 40. A method comprising:  
2 converting a payment card account of a first type for which a payment card has  
3 issued and been provided to a first person, the payment card account being usable solely in a  
4 name of the first person, into a payment card account of a second type, usable by a second  
5 person, having a name different than the name of the first person, without issuing and providing  
6 a physical card for the payment card account of the second type to the second person at a time of,  
7 or prior to, the second person uses the r the payment card account of the second type in a  
8 purchase transaction with a merchant.

1 41. The method of claim 5 wherein step b) occurs at substantially the  
2 same time as step c).

1 42. The method of claim 5 wherein step c) occurs before an indication  
2 is received that step b) is complete.

1 43. The method of claim 5 wherein steps a), b) and c) occur in  
2 sequence.